

CLAIMS

What is claimed is:

1. An insurance policy covering at least some financial consequences of the untimely ending of a contractual relationship between two or more natural persons, which contractual relationship governs the natural persons way of living together.

2. The insurance policy of claim 1, wherein said contractual relationship is a marital contract.

3. The insurance policy of claim 2, wherein said untimely ending comprises a divorce between the natural persons.

4. The insurance policy of claim 1, wherein said insurance policy combines said some financial consequences of the untimely ending of a contractual relationship between natural persons with other financial risks such as the passing away of one of the contractual partners.

5. The insurance policy of claim 1, wherein said policy is part of another contract, such as an employment contract or a prenuptial contract.

6. The insurance policy of claim 1, comprising a clause providing a payment at an end date of the policy in the event the contractual relationship does not end untimely.

7. The insurance policy of claim 6, wherein said payment is dependent on investment of installments paid on behalf of said natural persons for said insurance policy.

8. The insurance policy of claim 1, requiring periodical installments.

9. The insurance policy of claim 1, comprising a clause for a minimum duration of the subject contractual relationship before any coverage is obtained.

10. The insurance policy of claim 1, comprising a clause limiting coverage for a certain time interval after the initiation of said contractual relationship.

11. The insurance policy of claim 1, which is taken by an entity not being a party to said contractual relationship.

12. A method of doing business comprising:
determining a periodic amount to be charged a prospective participant for divorce insurance;
charging that periodic amount to a participant in an insurance program over a period of time;
and
administering the insurance program.

13. The method according to claim 12 wherein the amount to be charged a prospective participant is based, in part, on the prospective participant's age and the prospective participant's partner's age.

14. The method according to claim 12 wherein the amount to be charged is based, in part, on the prospective participant's projected earnings.

15. The method according to claim 12 wherein the amount to be charged is based, in part, on the prospective participant's partner's projected earnings.

16. The method according to claim 12 wherein the amount charged a participant is changed in view of changed circumstances in the participant's life.

17. The method according to claim 16 wherein the changed circumstances are selected from the group of inflation, deflation, educational achievement of the participant or the participant's partner, birth of a child, death of a child, disability of a participant, disability of a partner, return on investment of investments made with the periodic amounts, and any combination thereof.

18. The method according to claim 12 wherein the periodic amount is a monthly amount.

19. The method according to claim 12 wherein administering the program involves investing at least a portion of the periodic amount.

20. The method according to claim 12 further comprising means to prevent fraud.